

Last revised 8/1/15

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re: BRIAN G. WALCOTT

Case No.: 15-24894 SLM

Judge: STACEY L. MEISEL

Chapter: 13

Debtor(s)

**Chapter 13 Plan and Motions**

<input type="checkbox"/> Original	<input checked="" type="checkbox"/> Modified/Notice Required	<input checked="" type="checkbox"/> Discharge Sought
<input type="checkbox"/> Motions Included	<input type="checkbox"/> Modified/No Notice Required	<input type="checkbox"/> No Discharge Sought

Date: JULY 22, 2016

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS WILL BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. **This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice.**

**YOU SHOULD FILE A PROOF OF CLAIM BY THE DEADLINE STATED  
IN THE NOTICE TO RECEIVE DISTRIBUTIONS UNDER ANY PLAN  
THAT MAY BE CONFIRMED, EVEN IF THE PLAN REFERS TO YOUR CLAIM**

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ _300 per _MONTH_ to the Chapter 13 Trustee, starting on 2015 for approximately _THIRTY-SIX (36)_ months.	SEPTEMBER OF
b. The debtor shall make plan payments to the Trustee from the following sources:	
<input checked="" type="checkbox"/> Future earnings	
<input type="checkbox"/> Other sources of funding (describe source, amount and date when funds are available):	

c. Use of real property to satisfy plan obligations:

Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d.  The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e.  Other information that may be important relating to the payment and length of plan:

## Part 2: Adequate Protection

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

## Part 3: Priority Claims (Including Administrative Expenses)

All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
HERBERT B. RAYMOND, ESQ., ATTORNEYS AT LAW	ADMINISTRATIVE EXPENSE (COUNSEL FEES & SUPP. COUNSEL FEES)	\$3,050 (ORIG. FEE PLUS SUPP. COUNSEL FEES
MARIE-ANN GREENBERG, ESQ., CHAPTER 13 TRUSTEE	ADMINISTRATIVE EXPENSE	\$1,200
INTERNAL REVENUE SERVICE	INCOME TAX LIABILITY	\$0 OR UNKNOWN

## Part 4: Secured Claims

**a. Curing Default and Maintaining Payments**

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**b. Modification**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the “Value of the Creditor Interest in Collateral,” plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having “NO VALUE” it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**c. Surrender**

Upon confirmation, the stay is terminated as to surrendered collateral. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

PNC BANK, HSBC MORTGAGE	FIRST AND SECOND MORTGAGES PERTAINING TO REAL PROPERTY LOCATED AT 12 HIGH STREET, WEST ORANGE, NEW JERSEY	\$190,000	SURRENDER IN FULL SATISFACTION OF CLAIM
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**d. Secured Claims Unaffected by the Plan**

The following secured claims are unaffected by the Plan:

**e. Secured Claims to be Paid in Full Through the Plan:**

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

Not less than \$ \_\_\_\_\_ to be distributed *pro rata*  
 Not less than \_\_\_\_\_ percent  
 *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis For Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases**

All executory contracts and unexpired leases are rejected, except the following, which are assumed:

Creditor	Nature of Contract or Lease	Treatment by Debtor

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**Part 7: Motions**

**NOTE:** All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service must be filed with the Clerk of Court when the plan and transmittal notice are served.

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f).**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim From Secured to Completely Unsecured.**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Amount of Lien to be Reclassified

<b>c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.</b>			
The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:			
Creditor	Collateral	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

#### **Part 8: Other Plan Provisions**

##### **a. Vesting of Property of the Estate**

- Upon confirmation
- Upon discharge

##### **b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

##### **c. Order of Distribution**

The Trustee shall pay allowed claims in the following order:

- 1) Trustee commissions
- 2) Counsel Fees and Supplemental Counsel Fees \_\_\_\_\_
- 3) Secured Claims and then Priority Claims\_\_\_\_\_
- 4) Unsecured Claims\_\_\_\_\_

##### **d. Post-Petition Claims**

The Trustee  is,  is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

#### **Part 9: Modification**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being Modified: AUGUST 20, 2015\_\_\_\_\_

Explain below **why** the plan is being modified:

TO PROVIDE FOR SURRENDER OF REAL PROPERTY AS LOAN MODIFICATION EFFORTS BY THE DEBTOR HAVE FAILED AND THE ORIGINAL PLAN WAS THEREFORE NO LONGER VIABLE.

Explain below **how** the plan is being modified:

PAYMENTS ARE CONTINUING, IN THE SAME AMOUNT AS THE ORIGINAL PLAN, FOR THE SAME TERM TO ADDRESS THE REMAINING ADMINISTRATIVE AND UNSECURED CLAIMS. THE DEBTOR'S SPOUSE MAY FILE A CHAPTER 13 BANKRUPTCY CASE ATTEMPTING TO MAKE ONE FINAL EFFORT AT MODIFYING THE LOAN.

Are Schedules I and J being filed simultaneously with this Modified Plan?

Yes

No

#### Part 10: Sign Here

The Debtor(s) and the attorney for the Debtor (if any) must sign this Plan.

Date: JULY 22, 2016

—

/S/ HERBERT B. RAYMOND, ESQ.  
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: JULY 22, 2016 \_\_\_\_\_ —

/S/ BRIAN G. WALCOTT \_\_\_\_\_  
Debtor

Date: \_\_\_\_\_

\_\_\_\_\_ Joint Debtor

**Certificate of Notice Page 8 of 10**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Brian G Walcott  
 Debtor

Case No. 15-24894-SLM  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: pdf901

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 Total Noticed: 86

Date Rcvd: Jul 25, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 27, 2016.

db +Brian G Walcott, 12 High Street, West Orange, NJ 07052-6102  
 cr +PNC BANK, N.A., 3232 NEWMARK DRIVE, MIAMISBURG, OH 45342-5421  
 515668107 ++ASPIRE VISA, P O BOX 105555, ATLANTA GA 30348-5555  
 (address filed with court: Aspire, PO Box 23007, Columbus, GA 31902-3007)  
 515668102 +Amc Mortgage Services, 505 S Main Street, Orange, CA 92868-4509  
 515668105 +Aspire, PO Box 105555, Atlanta, GA 30348-5555  
 515668106 Aspire, PO Box 203013, Columbus, GA 31902-3013  
 515668108 +Aspire, PO Box 23046, Columbus, GA 31902-3046  
 515668115 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bankof America, 4161 Piedmont Parkway, Greensboro, NC 27410)  
 515668109 +Banfield Pet Hospital, 367 Mount Hope Avenue, Rockaway, NJ 07866-1645  
 515668111 Bank of America, PO Box 15168, Wilmington, DE 19850  
 515668114 +Bank of America, PO Box 17645, Baltimore, MD 21297-1645  
 515668112 Bank of America, PO Box 220411, Greensboro, NC 27420  
 515668113 +Bank of America, PO Box 2240, Brea, CA 92822-2240  
 515668118 +Comenity Bank, Attention: Bankruptcy, PO Box 182686, Columbus, OH 43218-2686  
 515668119 +Comenity Bank/Dress Barn, Attention: Bankruptcy, P.O. Box 182686, Columbus, OH 43218-2686  
 515668120 +Comenity Bank/Dress Barn, PO Box 182789, Columbus, OH 43218-2789  
 515668121 +Credit First, NA, 6275 Eastland Road, Brookpark, OH 44142-1399  
 515668122 +Credit First National, PO Box 81344, Cleveland, OH 44188-0001  
 515668123 Credit First, N.A., PO Box 81344, Cleveland, OH 44188-0344  
 515668125 +Credit First/CFNA, 6275 Eastland Rd, Brookpark, OH 44142-1399  
 515668124 +Credit First/CFNA, Bk13 Credit Operations, PO Box 818011, Cleveland, OH 44181-8011  
 515668129 +HSBC, PO Box 98706, Las Vegas, NV 89193-8706  
 515668132 +HSBC Auto Finance / Santander, Santander Consumer USA, PO Box 961245, Fort Worth, TX 76161-0244  
 515668133 +HSBC Auto Finance / Santander, 6602 Convoy Court, San Diego, CA 92111-1009  
 515668134 +HSBC Bank, PO Box 37281, Baltimore, MD 21297-3281  
 515668136 +HSBC Bank Legal Processing, PO Box 1145, Buffalo, NY 14240-1145  
 515668137 +HSBC Mortgage Corporation, 2929 Walden Avenue, Depew, NY 14043-2690  
 515668139 +HSBC Mortgage Services, 636 Grand Regency Boulevard, Brandon, FL 33510-3942  
 515668140 +HSBC Mortgage Services, PO Box 11035, Orange, CA 92856-8135  
 515668135 +Hsbc Bank, Attn: Bankruptcy, PO Box 5213, Carol Stream, IL 60197-5213  
 515804311 Navient Solutions, Inc., Department of Education Loan Services, P.O. Box 9635, Wilkes-Barre, PA 18773-9635  
 515668145 +PNC, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747  
 515668146 +PNC, PO Box 1024, Dayton, OH 45401-1024  
 515668149 +PNC Bank, Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, PA 15222-4704  
 515668147 +PNC Bank, PO Box 3429, Pittsburgh, PA 15230-3429  
 515668151 +PNC Bank, Attn: Mortgage Service Center, PO Box 3714558, Pittsburgh, PA 15250-0001  
 515668150 +PNC Bank, PO Box 747024, Pittsburgh, PA 15274-7024  
 515668152 PNC Bank, Attn: Mortgage Service Center, PO Box 371458, Summit Hill, PA 18250  
 515668148 +PNC Bank, PO Box 94922, Cleveland, OH 44101-4922  
 515853590 +PNC Bank, National Association, Attn: Bankruptcy Department, 3232 Newmark Drive, Miamisburg, OH 45342-5421  
 515668154 +PNC Mortgage, PO Box 1820, Dayton, OH 45401-1820  
 515668153 +Pnc Mortgage, PO Box 8703, Dayton, OH 45401-8703  
 515668156 +Sallie Mae Bankruptcy, 220 Lasley Avenue, Wilkes Barre, PA 18706-1430  
 515668159 #+Santander Consumer Usa, 8585 N Stemmons Fwy Ste 1100-N, Dallas, TX 75247-3822  
 515668160 +Santander Financial Services, 8585 N. Stemmons Freeway, Dallas, TX 75247-3822  
 515668161 +Santander Financial Services, PO Box 961245, Fort Worth, TX 76161-0244  
 515668162 +Slm Financial Corp, PO Box 9500, Wilkes-barre, PA 18773-9500  
 515668166 ++U S DEPARTMENT OF EDUCATION, P O BOX 5609, GREENVILLE TX 75403-5609  
 (address filed with court: US Department of Education AFSA, PO Box 7202, Utica, NY 13504)  
 515668164 +US Department of Education, Atlanta Service Center, Atlanta Federal Center Tower, 61 Forsyth Street SW, Room 19T89, Atlanta, GA 30303-8928  
 515668165 +US Department of Education, National Payment Center, PO Box 4142, Greenville, TX 75403-4142  
 515668163 +US Department of Education, PO Box 5609, Greenville, TX 75403-5609  
 515668173 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING, ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203  
 (address filed with court: Wells Fargo Home Mortgage, 8480 Stagecoach Circle, Frederick, MD 21701)  
 515668167 +Wells Fargo, PO Box 911, Des Moines, IA 50304-0911  
 515668168 +Wells Fargo Bank, PO Box 1225, Charlotte, NC 28201  
 515668169 +Wells Fargo Bank, Attn: National Asset Recovery, PO Box 701, Chesterfield, MO 63006-0701  
 515668170 +Wells Fargo Bank, 420 Montgomery Street, San Francisco, CA 94104-1298  
 515668171 Wells Fargo Card Services, PO Box 10347, Des Moines, IA 50306-0347  
 515668172 +Wells Fargo Home Loans, 1 Home Campus, X20501-01H, Des Moines, IA 50328-0001  
 515668175 +Wells Fargo Home Mortgage, PO Box 10437, Des Moines, IA 50306-0437  
 515668174 Wells Fargo Home Mortgage, 4080 Hallmark Parkway, San Bernardino, CA 92407  
 515668177 +World Financial Network Bank, PO Box 659562, San Antonio, TX 78265  
 515668176 World Financial Network Bank, PO Box 659584, San Antonio, TX 78265-9584  
 515668178 World Financial Network National Bank, PO Box 182125, Columbus, OH 43218-2125

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Total Noticed: 86

Date Rcvd: Jul 25, 2016

515668179 +Zucker, Goldberg & Ackerman, PO Box 1024, Mountainside, NJ 07092-0024  
515668180 +Zucker, Goldberg and Ackerman, Attorneys AT Law, 200 Sheffield Street - Suite 301,  
PO Box 1024, Mountainside, NJ 07092-0024  
515668181 +Zucker, Goldberg and Ackerman ESQ, Attorneys AT Law, 200 Sheffield Street - Suite 301,  
PO Box 1024, Mountainside, NJ 07092-0024  
515668182 +Zucker, Goldberg and Ackerman PC, Attorneys AT Law, 200 Sheffield Street - Suite 301,  
PO Box 1024, Mountainside, NJ 07092-0024

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 25 2016 22:54:41 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 25 2016 22:54:34 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
515668103 E-mail/Text: bnc@trustamerifirst.com Jul 25 2016 22:54:26  
AmeriFirst Home Improvement Finance, 11171 Mill Valley Road, Omaha, NE 68154  
515668099 +E-mail/Text: ally@ebn.phinsolutions.com Jul 25 2016 22:53:48 Ally Bank, PO Box 380901,  
Minneapolis, MN 55438-0901  
515668100 +E-mail/Text: ally@ebn.phinsolutions.com Jul 25 2016 22:53:48 Ally Bank, PO Box 130424,  
Roseville, MN 55113-0004  
515668098 +E-mail/Text: ally@ebn.phinsolutions.com Jul 25 2016 22:53:48 Ally Bank, PO Box 9001951,  
Louisville, KY 40290-1951  
515668101 +E-mail/Text: ally@ebn.phinsolutions.com Jul 25 2016 22:53:48 Ally Financial,  
PO Box 380901, Bloomington, MN 55438-0901  
515703010 E-mail/Text: ally@ebn.phinsolutions.com Jul 25 2016 22:53:48 Ally Financial,  
PO Box 130424, Roseville, MN 55113-0004  
515668116 +E-mail/Text: dschobell@certifiedcollection.com Jul 25 2016 22:54:26  
Certified Credit & Collection, PO Box 336, Raritan, NJ 08869-0336  
515668126 +E-mail/PDF: pa\_dc\_ed@navient.com Jul 25 2016 22:57:34 Department Of Education,  
PO Box 9635, Wilkes Barre, PA 18773-9635  
515668127 +E-mail/PDF: pa\_dc\_ed@navient.com Jul 25 2016 22:57:34 Department Of Education/navient,  
PO Box 9635, Wilkes Barre, PA 18773-9635  
515668142 +E-mail/Text: bankruptcy@icsystem.com Jul 25 2016 22:55:07 IC Systems, PO Box 64378,  
Saint Paul, MN 55164-0378  
515737582 E-mail/Text: cio.bncmail@irs.gov Jul 25 2016 22:54:08 Internal Revenue Service,  
ACS Support - Stop 5050, PO Box 219236, Kansas City, MO 64121  
515668144 +E-mail/PDF: pa\_dc\_claims@navient.com Jul 25 2016 22:56:52 Navient, PO Box 9500,  
Wilkes Barre, PA 18773-9500  
515668143 +E-mail/PDF: pa\_dc\_claims@navient.com Jul 25 2016 22:57:32 Navient, PO Box 9635,  
Wilkes Barre, PA 18773-9635  
515779127 E-mail/Text: bnc-quantum@quantum3group.com Jul 25 2016 22:54:27  
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
515668155 E-mail/PDF: pa\_dc\_claims@navient.com Jul 25 2016 22:57:34 Sallie Mae, PO Box 11509,  
Killeen, TX 76547-1509  
515668157 E-mail/PDF: pa\_dc\_claims@navient.com Jul 25 2016 22:56:54 Sallie Mae Servicing,  
PO Box 4600, Wilkes Barre, PA 18773  
515668158 E-mail/PDF: pa\_dc\_claims@navient.com Jul 25 2016 22:57:15 Sallie Mae Servicing,  
PO Box 4700, Wilkes Barre, PA 18773

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515668104\* ++AMERIFIRST HOME IMPROVEMENT FINANCE, 11171 MILL VALLEY ROAD, OMAHA NE 68154-3933  
(address filed with court: AmeriFirst Home Improvement Finance, 11171 Mill Valley Road,  
Omaha, NE 68154)  
515668110\* +Banfield Pet Hospital, 367 Mount Hope Avenue, Rockaway, NJ 07866-1645  
515668117\* +Certified Credit & Collection, PO Box 336, Raritan, NJ 08869-0336  
515668128\* +Department Of Education/navient, PO Box 9635, Wilkes Barre, PA 18773-9635  
515668131\* HSBC, P.O. Box 17051, Baltimore, MD 21297-1051  
515668138\* +HSBC Mortgage Corporation, 2929 Walden Avenue, Depew, NY 14043-2690  
515737581\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, PO Box 57, Bensalem, PA 19020)  
515737580\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, PO Box 724,  
Springfield, NJ 07081-0724)  
515737583\* +Internal Revenue Service, PO Box 309011, AMC 8228, Memphis, TN 38130-9011  
515737579\* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
515668130 ##+HSBC, PO Box 17051, Baltimore, MD 21297-1051  
515668141 ##+HSBC Mortgage Services, PO Box 37282, Baltimore, MD 21297-3282

TOTALS: 0, \* 10, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-2

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Form ID: pdf901

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Date Rcvd: Jul 25, 2016

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 27, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 22, 2016 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor PNC Bank, National Association dcarlon@kmllawgroup.com, dcarlon@zuckergoldberg.com  
Frank J. Martone on behalf of Creditor PNC BANK, N.A. bky@martonelaw.com, cschlosser@martonelaw.com  
Herbert B. Raymond on behalf of Debtor Brian G Walcott bankruptcy123@comcast.net, jeff.raymond@comcast.net;raymondmail@comcast.net;carol-raymond@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell\_c@hotmail.com;kdelyon.raymond@gmail.com  
Joshua I. Goldman on behalf of Creditor PNC Bank, National Association jgoldman@kmllawgroup.com, bkgroup@kmllawgroup.com  
Marie-Ann Greenberg magecf@magttrustee.com

TOTAL: 5